

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
25 October 2001 (25.10.2001)

PCT

(10) International Publication Number
WO 01/78493 A3

(51) International Patent Classification⁷: **G07F 19/00**,
G06F 17/60

94301 (US). **WHITEHEAD, Gregory, R.**; 351 Trenton
Way, Menlo Park, CA 94025 (US).

(21) International Application Number: PCT/US01/12445

(74) Agents: **FARN, Michael, W. et al.**; Fenwick & West LLP,
Two Palo Alto Square, Palo Alto, CA 94306 (US).

(22) International Filing Date: 17 April 2001 (17.04.2001)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
60/198,110 17 April 2000 (17.04.2000) US
09/818,084 26 March 2001 (26.03.2001) US

(81) Designated States (*national*): AE, AG, AL, AM, AT, AU,
AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CR, CU, CZ,
DE, DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH, GM, HR,
HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR,
LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ,
NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM,
TR, TT, TZ, UA, UG, UZ, VN, YU, ZA, ZW.

(71) Applicant: **VERISIGN, INC.** [US/US]; 1350 Charleston
Road, Mountain View, CA 94043 (US).

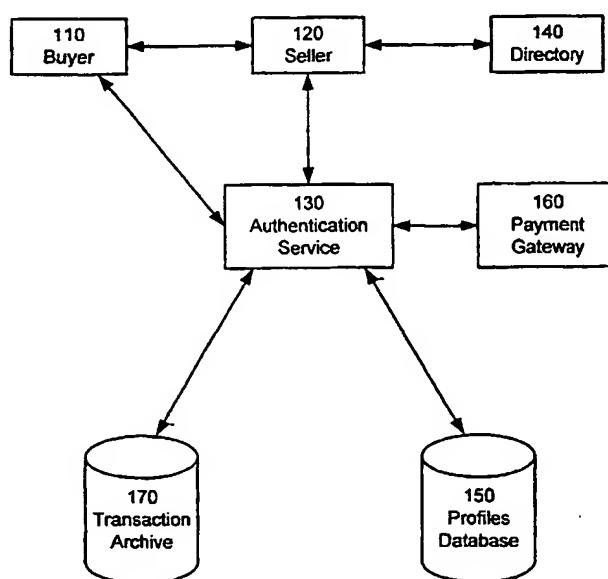
(84) Designated States (*regional*): ARIPO patent (GH, GM,
KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZW), Eurasian
patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European
patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE,
IT, LU, MC, NL, PT, SE, TR), OAPI patent (BF, BJ, CF,
CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).

(72) Inventors: **GRAVES, Michael, E.**; 667 Island Place, Red-
wood City, CA 94025 (US). **FRANK, Peter, E.**; 950 Red-
wood Shores Parkway, Redwood City, CA 94065 (US).
PLAMBECK, Thane; 2341 Tasso Street, Palo Alto, CA

Published:
— with international search report

[Continued on next page]

(54) Title: AUTHENTICATED PAYMENT



(57) Abstract: A buyer (110) wishes to use a payment instrument as part of an online commerce transaction with a seller (120) and it is desired to authenticate that the buyer (110) has authority to use the payment instrument. A separate authentication service (130) determines whether the buyer (110) has access to certain secret information without revealing the secret information to the seller (120). Access to the secret information would verify that the buyer (110) has authority to use the payment instrument. The authentication service (130) informs the seller (120) whether the buyer (110) is authorized to use the payment instrument.

WO 01/78493 A3

WO 01/78493 A3



(88) Date of publication of the international search report:
4 April 2002

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

INTERNATIONAL SEARCH REPORT

International Application No

PC/US 01/12445

A. CLASSIFICATION OF SUBJECT MATTER

IPC 7 G07F19/00 G06F17/60

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

IPC 7 G07F G06F

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practical, search terms used)

EPO-Internal, WPI Data, PAJ

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 5 793 028 A (GRATZON FRED N ET AL) 11 August 1998 (1998-08-11) column 2, line 44 - line 54 column 3, line 48 - column 4, line 22 column 5, line 10 - column 8, line 11 ---	1-8, 10, 17, 19-22, 24, 27, 31, 32, 34
X	WO 99 42961 A (SNOEK FOKKO LEONARD ; SNOEK HOLDING ZOETERMEER B V (NL)) 26 August 1999 (1999-08-26) page 6, line 15 - page 7, line 11 --- -/--	1, 3, 4, 7-9, 14, 19, 20, 22, 28, 31, 32



Further documents are listed in the continuation of box C



Patent family members are listed in annex

* Special categories of cited documents:

A document defining the general state of the art which is not considered to be of particular relevance

E earlier document but published on or after the international filing date

L document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)

O document referring to an oral disclosure, use, exhibition or other means

P document published prior to the international filing date but later than the priority date claimed

T later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

X document of particular relevance: the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

Y document of particular relevance: the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art.

8 document member of the same patent family

Date of the actual completion of the international search

17 December 2001

Date of mailing of the international search report

28/12/2001

Name and mailing address of the ISA

European Patent Office, P.B. 5818 Patentlaan 2
NL - 2280 HV Rijswijk
Tel. (+31-70) 340-2040, Tx. 31 651 epo nl.
Fax: (+31-70) 340-3016

Authorized officer

Schofield, C

INTERNATIONAL SEARCH REPORT

International Application No

PC1/US 01/12445

C.(Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT

Category	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No
X	US 5 991 413 A (ARDITTI DAVID ET AL) 23 November 1999 (1999-11-23) column 4, line 53 -column 5, line 53 -----	1-3,7, 10, 17-19, 24,31,34
A	WO 97 49052 A (HALLER DANIEL R ;KRAMER GLENN A (US); NGUYEN TRONG (US); VERIFONE) 24 December 1997 (1997-12-24) page 16, line 1 - line 7 page 49, line 4 - line 9 -----	1-34

INTERNATIONAL SEARCH REPORT

Information on patent family members

International Application No

PCT/US 01/12445

Patent document cited in search report		Publication date	Patent family member(s)	Publication date
US 5793028	A	11-08-1998	NONE	
WO 9942961	A	26-08-1999	NL 1008372 C2 AU 2441699 A WO 9942961 A1	24-08-1999 06-09-1999 26-08-1999
US 5991413	A	23-11-1999	FR 2750274 A1 EP 0814441 A1 JP 10079006 A	26-12-1997 29-12-1997 24-03-1998
WO 9749052	A	24-12-1997	US 6072870 A US 5812668 A US 6002767 A AU 3399297 A WO 9749052 A2 US 6163772 A	06-06-2000 22-09-1998 14-12-1999 07-01-1998 24-12-1997 19-12-2000

